

# EXHIBIT 3



USB 01241

## PRE-FORECLOSURE TITLE SUMMARY

Order No: 16-0000992-01

Loan No. ■■■4056

Property Address: 25 Pleasant St., Dover MA 02030

We strive to provide the highest quality title product in support of the Pre-Foreclosure process. To facilitate this process, please be sure to consider the following:

GRADE: C

ISSUES:

1. A- Tax Liens/Open Taxes (i.e. Property tax) FC Attorney (BAU FC Process)
2. C- Superior or Open Mortgage – D.O.T. (Bank should have been in 1st lien position but title shows otherwise, Debt paid, satisfaction of record needed) Title Vendor

**STEWART**

Foreclosure Title Search Report

**General Information**

Date Request Received: 01/27/2016 Date Report Sent: 01/30/2016 File #: 16-0000992-01  
 Loan #: 877364056 Customer Reference #: Katsenes  
 Record Search Through Date: 1/27/2016

Attorney: Marinosci Law Group, P.C.  
 Borrower Name: William A. Katsenes

Property Address: 25 Pleasant St., Dover MA 02030

County: Norfolk  
 Pud/Condo/Homeowners Association: None

**Vesting Information**

Title Owner: Christa Katsenes, individually

Vested by: Deed  
 Dated: August 28, 1986  
 Given by: Bickford G. White  
 To: Christa Katsenes, individually  
 Recorded: August 28, 1986 in Book 7214 Page 256

Title Owner: William A. Katsenes and Christa Katsenes, husband and wife as tenants by the entirety

Vested by: Deed  
 Dated: December 20, 1990  
 Given by: Christa Katsenes  
 To: William A. Katsenes and Christa Katsenes, husband and wife as tenants by the entirety  
 Recorded: December 28, 1990, as Instrument No. 103002, in Book 8821 Page 233

Real Property Owner: William A. Katsenes and Christa Katsenes AKA Christa E Katsenes

**Tax Search**

Parcel ID #: 4-20-0

2015 Taxes are delinquent in the amount of \$8,335.48 good until 02/29/2016.

2016 1st Qtr taxes are delinquent in the amount of \$3,394.14 good until 02/29/2016.

2016 2nd Qtr taxes are delinquent in the amount of \$3,284.78 good until 02/29/2016

2016 3rd Qtr taxes are due in the amount of \$3,075.41 by 02/01/2016.

2016 4th Qtr taxes are due in the amount of \$3,075.40 by 05/02/2016.

Total Assessed Value: \$965,400.00.

Note: Please contact the necessary taxing authorities to obtain the status of current year taxes and prior year(s) taxes, including local municipality and city taxes. If this is a sale, also contact the necessary authorities for water, sewer and municipal lien letters (as well as any other certificates, permits, etc. as required by the locally/municipality) to ascertain any amounts due/payable prior to closing.

**Legal Description****PARCEL I:**

A CERTAIN PARCEL OF LAND SITUATED IN DOVER, NORFOLK COUNTY, MASSACHUSETTS, BOUNDED AND DESCRIBED AS FOLLOWS:

SOUTHWESTERLY BY PLEASANT STREET, ONE HUNDRED SIXTY-FIVE AND  $15/100$  (165.15) FEET;  
 WESTERLY BY LAND NOW OR FORMERLY OF THE DRISCOLL TRUST, BEING PARCEL II HEREINAFTER DESCRIBED,  
 NINETY AND  $31/100$  (90.31) FEET;  
 NORTHERLY BY LAND NOW OR FORMERLY OF ONE REIDY, BEING PART OF PARCEL II HEREINAFTER DESCRIBED, ONE  
 HUNDRED EIGHTY AND  $91/100$  (180.91) FEET, AND  
 EASTERLY BY LAND NOW OR FORMERLY OF FERRIS, TWO HUNDRED ELEVEN AND  $81/100$  (211.81) FEET.  
 SAID PARCEL CONTAINING 24, 412 SQUARE FEET OF LAND MORE OR LESS.

ALL AS SHOWN ON A PLAN ENTITLED "PLAN OF LAND IN DOVER, MASS. DATED SEPT. 2, 1960, R.E. STACY REG.  
 SURVEYOR," RECORDED WITH NORFOLK COUNTY REGISTRY OF DEEDS, AS PLAN NO. 1442 OF 1960, IN BOOK 3865,  
 PAGE 311.

**PARCEL II:**

PARCEL II IS SHOWN AS LOT "A" ON A PLAN ENTITLED "PLAN OF LAND IN DOVER, MASS. DEC. 20, 1952, H.W. WHITTIER,  
 C.E." RECORDED WITH NORFOLK COUNTY REGISTRY OF DEEDS AS PLAN 115 OF 1953, RECORDED IN BOOK 3146,  
 PAGE 481, BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS:

SOUTHWESTERLY BY PLEASANT STREET, ONE HUNDRED TWENTY AND  $91/100$  (120.91) FEET;  
 NORTHERLY BY LAND NOW OR FORMERLY OF AGNES Y. ROGERS, BEING PART OF PARCEL III HEREINAFTER  
 DESCRIBED, ONE HUNDRED TWENTY AND  $09/100$  (120.09) FEET, AND  
 SOUTHEASTERLY BY LAND OF NOW OR FORMERLY OF CHARLES E. SPRUNT, ET UX, BEING THE PARCEL  
 HEREINABOVE DESCRIBED, NINETY AND  $29/100$  (90.29) FEET

CONTAINING ACCORDING TO SAID PLAN FOUR THOUSAND NINE HUNDRED EIGHTY (4,980) SQUARE FEET OF LAND,  
 MORE OR LESS.

PARCELS I AND II ARE BEING CONVEYED SUBJECT TO AND WITH THE BENEFIT OF CERTAIN RIGHTS, PRIVILEGES AND  
 EASEMENTS SET FORTH IN A DEED TO PAUL F. DRISCOLL, TRUSTEE, DATED JULY 14, 1960 AND RECORDED WITH THE  
 NORFOLK COUNTY REGISTRY OF DEEDS, BOOK 3830, PAGE 430.

SAID PREMISES ARE SUBJECT TO AN EASEMENT TO EDISON ELECTRIC ILLUMINATING CO. OF BOSTON, RECORDED  
 WITH NORFOLK REGISTRY OF DEEDS, BOOK 1408, PAGE 54, INsofar AS THE SAME IS NOW IN FORCE AND  
 APPLICABLE.

**PARCEL III:**

PARCEL III IS SHOWN AS LOT B ON A PLAN ENTITLED "SUBDIVISION PLAN OF LAND IN DOVER, MASS. SCALE: 1"=30',  
 DEC. 27, 1968, FRED R. JOYCE, SURVEYOR" RECORDED WITH THE NORFOLK COUNTY REGISTRY OF DEEDS AS PLAN  
 NO. 257 OF 1969, IN BOOK 4584, PAGE 570, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS

SOUTHERLY BY THE ABOVE-DESCRIBED PARCELS I AND II, AS SHOWN ON SAID PLAN TWO HUNDRED NINETY-SEVEN  
 AND  $86/100$  (297.86) FEET AND; THREE AND  $96/100$  (3.96) FEET;  
 WESTERLY BY LAND NOW OR FORMERLY OF JOHN A. AND ALICE S. REIDY AS SHOWN ON SAID PLAN NINETY-FIVE AND  
 $11/100$  (95.11) FEET;  
 NORTHERLY BY SAID LAST MENTIONED LAND, AS SHOWN ON SAID PLAN BY TWO LINES MEASURING ONE HUNDRED  
 TWENTY-THREE AND  $97/100$  (123.97) FEET AND ONE HUNDRED THIRTY-ONE AND  $16/100$  (131.16) FEET, RESPECTIVELY,  
 AND  
 EASTERLY BY SAID LAST MENTIONED LAND, AS SHOWN ON SAID PLAN FIFTY-THREE AND  $33/100$  (53.33) FEET.

CONTAINING EIGHTEEN THOUSAND SEVEN HUNDRED NINETY-FOUR (18,794) FEET OF LAND MORE OR LESS  
 ACCORDING TO SAID PLAN.

SAID PARCELS ARE CONVEYED SUBJECT TO SUCH OTHER EASEMENTS AND RESTRICTIONS OF RECORD SO FAR AS THE SAME ARE IN FORCE AND APPLICABLE.

LEGAL DESCRIPTION SHOWN FROM VESTING DEED AS MORTGAGE APPEARS TO HAVE BEEN RECORDED IN NORFOLK COUNTY, MA WITHOUT A DESCRIPTION ATTACHED TO IT.

### **Mortgage/Security Deed/Deed of Trust**

#### **1) Mortgage Deed**

From: William A. Katsenes and Christa E. Katsenes  
To: Citizens Bank of Massachusetts  
Dated: August 06, 2003  
Recorded: August 11, 2003 as Instrument No. 189011, in Book 19587 Page 384  
Amount: \$150,000.00

#### **2) Open-End Mortgage**

From: William A. Katsenes and Christa Katsenes  
To: Citizens Bank of Massachusetts  
Dated: April 13, 2005  
Recorded: May 11, 2005 as Instrument No. 57015, in Book 22385 Page 560  
Amount: \$150,000.00

#### **3) Mortgage - Foreclose Mortgage**

From: William A. Katsenes  
To: Bank of America, N.A.  
Dated: August 19, 2005  
Recorded: November 09, 2005 as Instrument No. 146895, in Book 23099 Page 287  
Amount: \$500,000.00

### **Bankruptcies**

None Found

### **Divorce**

N/A